

Information to identify the case:

Debtor 1	Kenneth Clark	Social Security number or ITIN xxx-xx-8092
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Glenda Clark	Social Security number or ITIN xxx-xx-1648
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-11885-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth Clark

Glenda Clark

12/1/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Kenneth Clark
 Glenda Clark
 Debtors

Case No. 14-11885-KCF
 Chapter 13

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Dec 01, 2017

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2017.

db/jdb	+Kenneth Clark, Glenda Clark, 21 Brattle Avenue, Ewing, NJ 08638-2201
514506701	+Citibank (Best Buy), PO Box 6500, Sioux Falls, SD 57117-6500
514557206	+Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
514506703	+FDS Bank/DSNB/Macys (Amex), 9111 Duke Blvd, Mason, OH 45040-8999
514506705	+Saks Fifth Avenue (Capital One), PO Box 10327, Jackson, MS 39289-0327
514777197	+Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 01 2017 23:51:57 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 01 2017 23:51:54 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514506698	+EDI: AMEREXPR.COM Dec 01 2017 23:38:00 AMEX, PO Box 1270, Newark, NJ 07101-1270
514506704	EDI: BANKAMER.COM Dec 01 2017 23:38:00 FIA Card Services, Bankruptcy Department, 4161 Piedmont Parkway, NC4-105-03-14, Greensboro, NC 27410
514506699	+EDI: BANKAMER.COM Dec 01 2017 23:38:00 Bank of America, 1825 East Buckeye Road, Phoenix, AZ 85034-4216
514518467	E-mail/Text: bankruptcy@cunj.org Dec 01 2017 23:51:49 Credit Union of New Jersey, 1301 Parkway Avenue, Ewing, NJ 08628
514506702	E-mail/Text: bankruptcy@cunj.org Dec 01 2017 23:51:49 Credit Union of NJ, PO Box 7921, Ewing, NJ 08628
514506700	+EDI: CAPITALONE.COM Dec 01 2017 23:38:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
514526896	EDI: RMSC.COM Dec 01 2017 23:38:00 GE Capital Retail Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
514771757	EDI: PRA.COM Dec 01 2017 23:38:00 Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
514506706	+EDI: WFFC.COM Dec 01 2017 23:38:00 Wells Fargo, PO Box 11701, Newark, NJ 07101-4701
514506707	+EDI: WFFC.COM Dec 01 2017 23:38:00 Wells Fargo, PO Box 29704, Phoenix, AZ 85038-9704
514661411	EDI: WFFC.COM Dec 01 2017 23:38:00 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
514779834	+EDI: WFFC.COM Dec 01 2017 23:38:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2017 at the address(es) listed below:

Albert Russo	on behalf of Trustee Albert Russo	docs@russotrustee.com
Albert Russo	docs@russotrustee.com	
Andrew L. Spivack	on behalf of Creditor	WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Angela Catherine Pattison	on behalf of Creditor	WELLS FARGO BANK, N.A. angela.pattison@powerskirk.com, ecf@powerskirk.com
Denise E. Carlon	on behalf of Creditor	Wells Fargo Bank, NA bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com

District/off: 0312-3

User: admin
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

John Zimnis on behalf of Joint Debtor Glenda Clark njbankruptcylaw@aol.com.
John Zimnis on behalf of Debtor Kenneth Clark njbankruptcylaw@aol.com.
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
TOTAL: 8